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Box PATENT APPLICATION

Commissioner for Patents

Washington, D.C. 20231

Re: Attorney Docket No. : 098056/00086
 Applicants : Frank M. Zizzamia, Cheng-Sheng Peter Wu, Dominic
 A. Tocci and Matthew R. Carrier
 Serial No. : Not Yet Assigned
 Filed : This Date
 Title : COMMERCIAL INSURANCE SCORING SYSTEM
 AND METHOD
 Group: : Not Yet Assigned
 Examiner: : Not Yet Assigned
 Priority : U.S. Prov. Appl. Ser. No. 60/242,633 (filed 10/23/00)

Sir:

Kindly file the annexed papers indicated below:

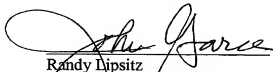
- (X) Patent Application
- (X) Drawings (5 Sheets; Figs. 1A, 1B, 2A, 2B and 3)
- (X) Unexecuted Declaration

Respectfully submitted,

KRAMER LEVIN NAFTALIS & FRANKEL LLP

Dated: October 23, 2001

By:



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